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PATENT
29804/36569A

**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

Applicant:

William Phelan, et al.

Serial No.: 09/993,992

Filed: November 14, 2001


For: METHODS AND APPARATUS FOR
AUTOMATICALLY EXCHANGING
CREDIT INFORMATION

Group Art Unit: 2161

Examiner: Not Yet Assigned

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August 25, 2004



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THIRD STATUS INQUIRY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The above-identified application was filed on November 14, 2001. A Status Inquiry was filed on November 15, 2002. The response to our status inquiry indicated the application would be examined in 0-3 months. A Second Status Inquiry was filed on February 20, 2004. Since then we have had no further communication from the Patent and Trademark Office. Other than receiving a Notice of Recordation of Assignment, please advise when a substantive Office action can be expected for the above-identified application.

Respectfully submitted,
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By:



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August 25, 2004